FF3

FIG. 1

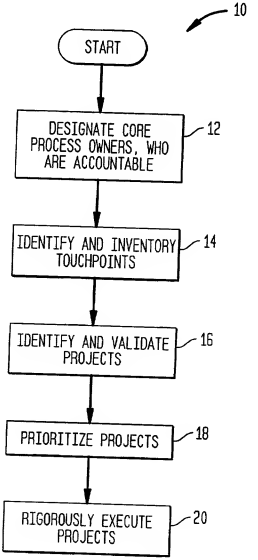

10
START
DESIGNATE CORE PROCESS OWNERS, WHO ARE ACCOUNTABLE
12
IDENTIFY AND INVENTORY TOUCHPOINTS
14
IDENTIFY AND VALIDATE PROJECTS
16
PRIORITIZE PROJECTS
18
RIGOROUSLY EXECUTE PROJECTS
20

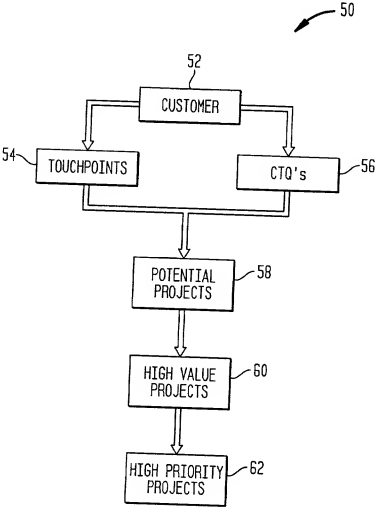
FIG. 2

30

32 CORE PROCESS	34 CORE PROCESS OWNER
CAPITAL MARKETS	ZOLLO, JIM
COMPLIANCE	JOHNSON, DEBBIE
CORPORATE SERVICES	JACOBS, JERRY
E-BUSINESS	NASTASI, RICH
EXECUTIVE	MANN, TOM
FINANCE	WEILAND, TED
GROWTH	STOCKTON, DMITRI
HR	RABITZ, JOANNE
INVESTMENTS	WEILAND, TED
LEGAL	MILLER, GARY
MARKETING	FAIN, LEWIS
MISSO	JACOBS, JERRY
OPERATIONS & U/W	RAMSEY, WARREN
QUALITY	DOBBINS, RICK
RISK	MARSICO, SAM
SALES	REEVES, HANK
SOURCING	GANGEMI, FRANK
SYSTEMS	LELY, DEB
UK MI	NOTT, EDDIE

20030051-100801

FIG. 3



20030501-1000501

FIG. 4

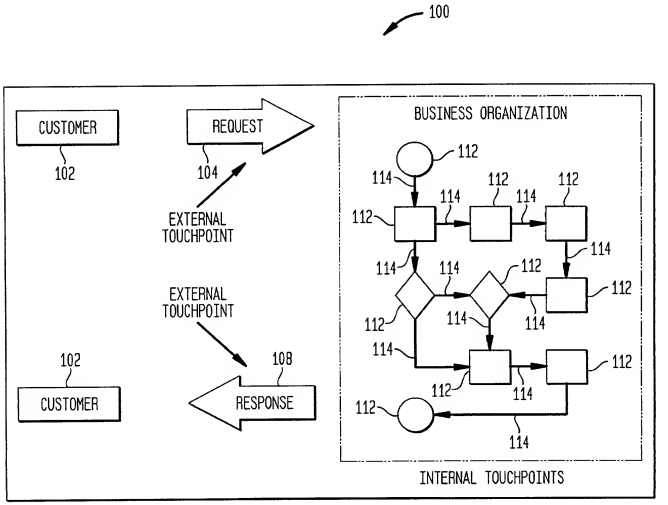
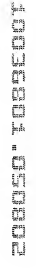

100
CUSTOMER
102
REQUEST
104
EXTERNAL TOUCHPOINT
EXTERNAL TOUCHPOINT
102
CUSTOMER
108
RESPONSE
BUSINESS ORGANIZATION
112
114
INTERNAL TOUCHPOINTS

FIG. 5



# (152)	PROCESS DESCRIPTION (154)	LEVEL (156)	TOUCHPOINT DESCRIPTION (158)	CURRENT METHOD (160)					
				160A PHONE	160B FAX	160C EMAIL	160D WEB	160E EDI	160F OTHER
1	MKTG. INTELLIGENCE		MARKET RESEARCH - FOCUS GROUP (LENDER CUSTOMER)	X					IN PERSON
2	-		MARKET RESEARCH - ONE-ON-ONE INTERVIEWS (LENDER CUSTOMER)	X					IN PERSON
3	-		MARKET RESEARCH - SURVEYS (LENDER CUSTOMER)	X			X		
4	PRODUCT MKTG.		CUSTOMER VALIDATION (AGENCY, LENDER, BROKER)	X	X	X			
5	MARCOM NPI	SUB PROCESS 1	MARKETING COLLATERAL - ALL CUSTOMER SEGMENTS AND CONSUMER						VIA SALES
6	-		ORDERING APPS - ALL CUSTOMER SEGMENTS				X		
7	-		ORDERING RATES - ALL CUSTOMER SEGMENTS				X		
8	-		INFO ON HOLD - ALL CUSTOMER SEGMENTS AND CONSUMER	X					
9	-		JUST THE FAX - ALL CUSTOMER SEGMENTS		X				
10	-		PROMOTIONS - ALL CUSTOMER SEGMENTS						
11	-		CUSTOMER VALIDATION COLLATERAL			X			IN PERSON
12	LPMI CLOSER	NEW	LPOMI CALCULATOR				X		

6/42

FIG. 6A

200

202 DISTRIBUTION SEGMENTS	212 BUSINESS MODEL	
204 OBTAIN LOANS CONSUMER DIRECT	Consumer Direct (Retail) Local Presence Multi-Products	Flow Interact with Multiple Vendors High Level Borrower Contact Emerging dot.coms
206 OBTAIN LOANS THROUGH THIRD PARTY ORIGINATIONS	Third Party Originations (Wholesale) High Level of Centralization Outsourcing (u/w mostly) Flow Only	Manage/Influence Vendor Approvals, Relationships Limited Borrower Contact High Influence on U/W Decision
208 PROCURE CLOSED LOANS/QC	Procure Closed Loan/QC (Correspondent) High Level of Centralization Outsourcing Obtain majority of loans from retail organizations	Bulk and Flow Don't Work with a lot of Vendors No Borrower Contact High Influence on U/W Decision Generally Higher Quality loans than Wholesale
210 REFI PORTFOLIO/ PURCHASE SERVICING RIGHTS	Purchase servicing rights Refi their own portfolio High Level of Centralization Rarely Outsourced	Flow Interact with Multiple Vendors High Level Borrower Contact Varied Influence on U/W Decision

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FIG. 6B 214

BUSINESS GOALS	
Most Critical Goals *Speed to Approve *Origination Cost/Closed Loan *Borrower Interaction: (Lead Generation and Customer Service) *Cross-Selling	Access to Technology/Automation (i.e. decision analytics) Price (Pts., Fees, Rates) Accuracy (Conformity to Guidelines) Training New Products Vendor Mgmt Enhance Execution Ability Salability of Loans
Most Critical Goals *Speed to Approve *Origination Cost/Closed Loan *Price (Pts., Fees, Rates) *Broker Interaction: (Lead Generation and Customer Service to Brokers)	Capacity/Cost of Funds (Warehouse Lines) Consistency in Delivery TPO Quality Access to Technology/Automation (i.e. decision analytics) Accuracy (Conformity to Guidelines) Training New Products Vendor Management Cross-Selling Enhance Execution Ability Salability of Loans
Most Critical Goals *Speed to Fund *Cost/Loan *Price (Pts., Fees, Rates) *Front-end Partnerships for opportunities/TPO Quality	Bulk Pricing Consistency Capacity/Cost of Funds (Wharehouse Lines) Consistency in Delivery Access to Technology/Automation (i.e. Decision analytics) Accuracy (Conformity to Guidelines) Training New Products Cross-Selling Enhance Execution Ability Salability of Loans Lead Generation
Most Critical Goals *Speed to Close Refi *Cross-Selling *Data Mining/Decision Analytics (i.e. to solicit refi)	Accuracy (Conformity to Guidelines) Servicing Leads Access to Technology (i.e. Decision Analytics) Training New Products Vendor Management Enhance Execution Ability Salability of Loans

EXHIBIT PAGE 74

FIG. 7

250

252 PROJECT #	254 OWNER	256 PROJECT
1	BRIMHALL	BORROWER RETENTION MODEL
2	CARDAMONE	COMMERCIALIZE OMNI
3	RAMSEY	AUTOMATE AU CENTER VIA DEXMA
4	JACOBS	EXPAND, IMPROVE, SIMPLIFY LMO
5	JOHNSON	COMPLIANCE TRAINING (VA)
6	STOCKTON	AUTOMATE ABILITY FOR LENDERS TO PULL MI RATES INTO THEIR LOS
7	BOVAMIK	CUSTOMER E-CARDS (VA)
8	ZOLLO	BEST EXECUTION WIZARD
9	MARSICO	LPMI ON THE WEB
10	CARDAMONE	KEY RISK MEASURES TO CUSTOMERS
11	RAMSEY	COMPLIANCE CHECKER ON WEB
12	JACOBS	INTERACTIVE FORECLOSURE BIDDING
13	ZOLLO	CAPITAL EFFICIENCY WIZARD
14	REEVES	ONLINE TRAINING
15	BRIMHALL	CROSS-SELL OFFERS
16	CARDAMONE	MASTER POLICY APPLICATION ONLINE
17	RAMSEY	DU PUSHBUTTON
18	JACOBS	ELECTRONIC MDSRS
19	REEVES	MI RATE WIZARD
20	KALMANOFF	PRODUCT INFO (B2B AND B2C)
22	JACOBS	ELECTRONIC BILLING ONLINE
23	REEVES	NON-EXCEL AND NON-EASY SUBMIT LOANS
24	RAMSEY	MI AND CONTRACT UW ON 3RD PARTY SITES
27	KALMANOFF	LENDING PARTNER LOCATOR
28	RAMSEY	EXPAND LOS DIRECT CONNECTS - CONTRACT UW
32	RAMSEY	PROVIDE ACCESS TO ONLINE VERIFICATION TOOLS
35	RAMSEY	OFFSHORE FULFILLMENT (INDIA FOR CUSTOMERS)

EXHIBIT PAGE 8 OF 87

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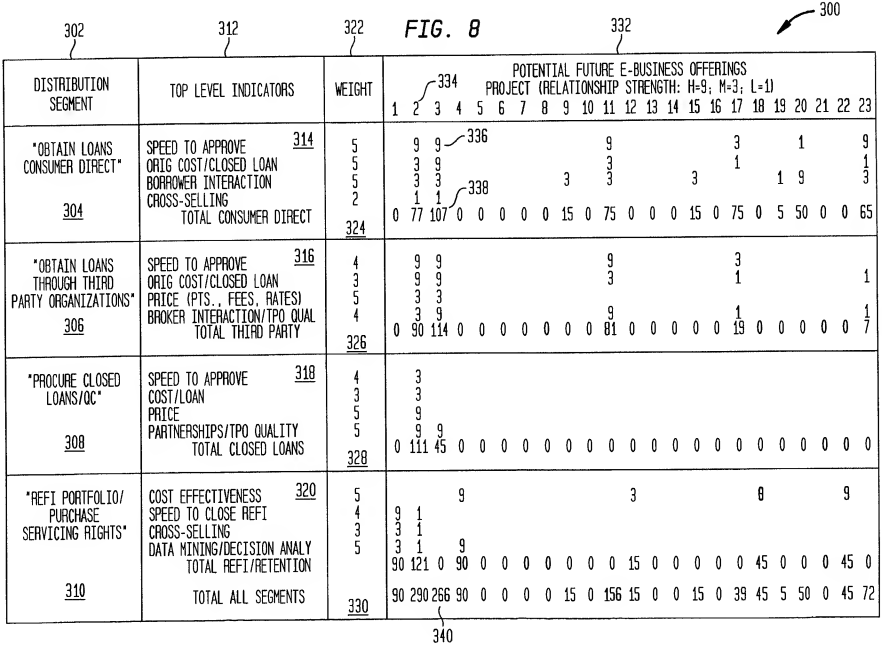
FIG. 8



SERIAL NO.: 10/036,801
PETER H. PRIEST (919-942-1434)

FIG. 9

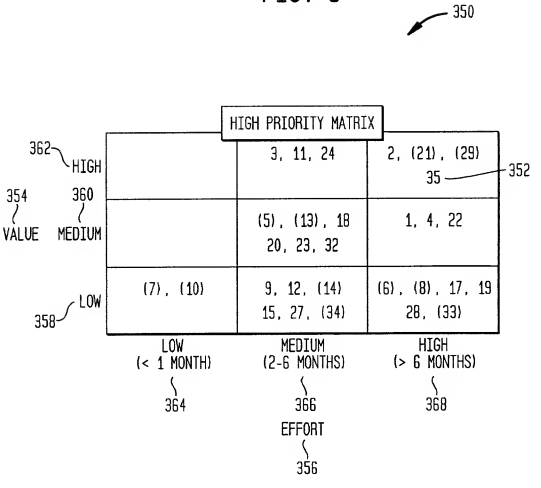

350
HIGH PRIORITY MATRIX
362
HIGH
354
VALUE
360
MEDIUM
LOW
358
3, 11, 24
2, (21), (29)
35
352
(5), (13), 18
20, 23, 32
1, 4, 22
(7), (10)
9, 12, (14)
15, 27, (34)
(6), (8), 17, 19
28, (33)
LOW
(< 1 MONTH)
364
MEDIUM
(2-6 MONTHS)
366
HIGH
(> 6 MONTHS)
368
EFFORT
356

FIG. 10

400

402 PROJECT #	404 OWNER	406 PROJECT	408 SCORE
2	CARDAMONE	COMMERCIALIZE OMNI	290
3	RAMSEY	AUTOMATE AU CENTER VIA DEXMA	266
24	RAMSEY	MI AND CONTRACT UW ON 3RD PARTY SITES	186
11	RAMSEY	COMPLIANCE CHECKER ON WEB	156
1	BRIMHALL	BORROWER RETENTION MODEL	90
4	JACOBS	EXPAND, IMPROVE, SIMPLIFY LMO	90
23	REEVES	NON-EXCEL AND NON-EASY SUBMIT LOANS	72
20	KALMANOFF	PRODUCT INFO (B2B AND B2C)	50
32	RAMSEY	PROVIDE ACCESS TO ONLINE VERIFICATION TOOLS	50
18	JACOBS	ELECTRONIC MDSRS	45
22	JACOBS	ELECTRONIC BILLING ONLINE	45
17	RAMSEY	DU PUSHBUTTON	39
28	RAMSEY	EXPAND LOS DIRECT CONNECTS - CONTRACT UW	35
27	KALMANOFF	LENDING PARTNER LOCATOR	30
35	RAMSEY	OFFSHORE FULFILLMENT (INDIA FOR CUSTOMERS)	17
9	MARSICO	LPMI ON THE WEB	15
12	JACOBS	INTERACTIVE FORECLOSURE BIDDING	15
15	BRIMHALL	CROSS-SELL OFFERS	15
19	REEVES	MI RATE WIZARD	5
5	JOHNSON	COMPLIANCE TRAINING (VA)	0
6	STOCKTON	AUTOMATE ABILITY FOR LENDERS TO PULL MI RATES INTO THEIR LOS	0
7	BOVAMIK	CUSTOMER E-CARDS (VA)	0
8	ZOLLO	BEST EXECUTION WIZARD	0
10	CARDAMONE	KEY RISK MEASURES TO CUSTOMERS	0
13	ZOLLO	CAPITAL EFFICIENCY WIZARD	0
14	REEVES	ONLINE TRAINING	0
16	CARDAMONE	MASTER POLICY APPLICATION ONLINE	0

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FIG. 11

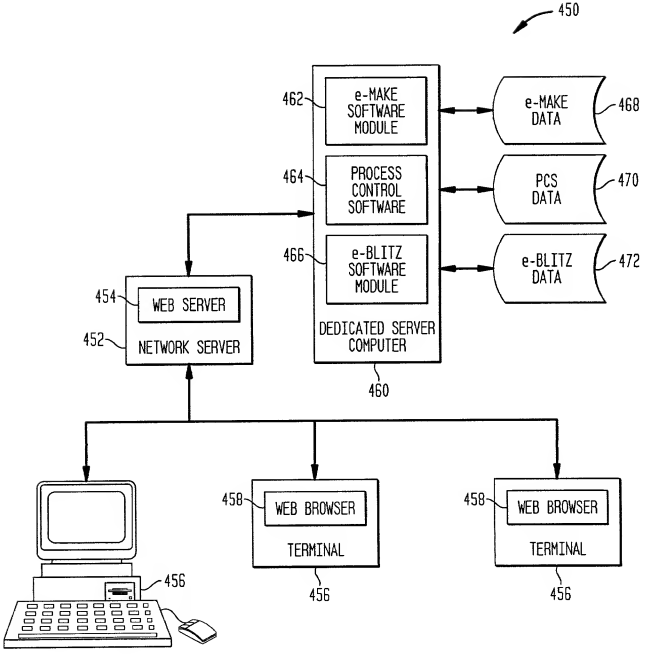

450
462
e-MAKE SOFTWARE MODULE
e-MAKE DATA
468
464
PROCESS CONTROL SOFTWARE
PCS DATA
470
466
e-BLITZ SOFTWARE MODULE
e-BLITZ DATA
472
454
WEB SERVER
452
NETWORK SERVER
DEDICATED SERVER COMPUTER
460
458
WEB BROWSER
TERMINAL
456
458
WEB BROWSER
TERMINAL
456
456

FIG. 12

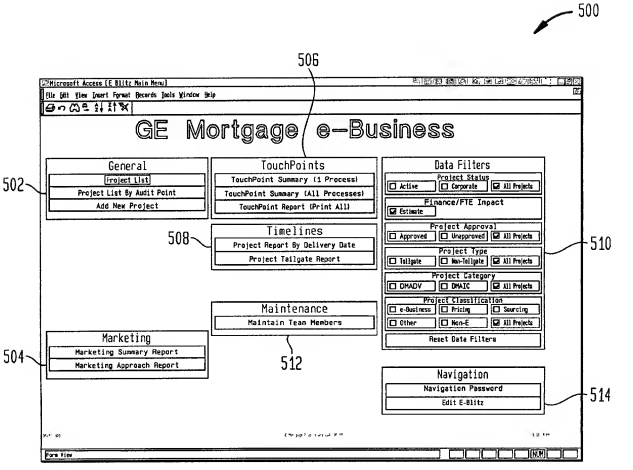

500
506
GE Mortgage e-Business
General
Project List
Project List By Audit Point
Add New Project
502
TouchPoints
TouchPoint Summary (1 Process)
TouchPoint Summary (All Processes)
TouchPoint Report (Print All)
Timelines
Project Report By Delivery Date
Project Tailgate Report
508
Maintenance
Maintain Team Members
512
Marketing
Marketing Summary Report
Marketing Approach Report
504
Data Filters
Project Status
Active
Corporate
All Projects
Finance/FTE Impact
Estimate
Project Approval
Approved
Unapproved
All Projects
Project Type
Tollgate
Non-Tollgate
All Projects
Project Category
DMADV
DMAIC
All Projects
Project Classification
e-Business
Pricing
Sourcing
Other
Non-E
All Projects
Reset Data Filters
510
Navigation
Navigation Password
Edit E-Blitz
514

FIG. 13

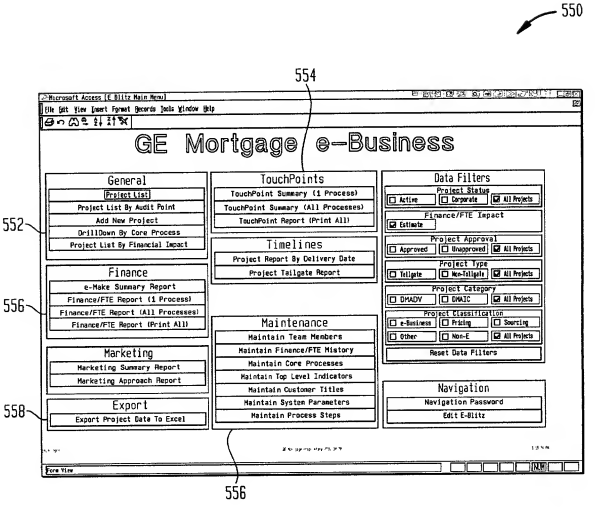
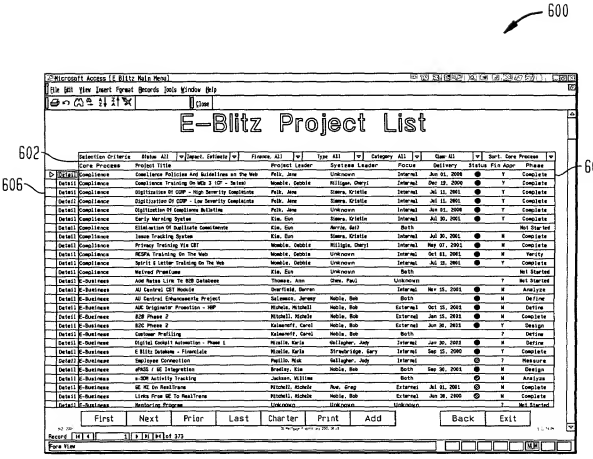

550
554
552
556
558
556
Microsoft Access [E-Blitz Main Menu]
File Edit View Insert Format Records Tools Window Help
GE Mortgage e-Business
General
Project List
Project List By Audit Point
Add New Project
Drill Down By Core Process
Project List By Financial Impact
Finance
e-Make Summary Report
Finance/FTE Report (1 Process)
Finance/FTE Report (All Processes)
Finance/FTE Report (Print All)
Marketing
Marketing Summary Report
Marketing Approach Report
Export
Export Project Data To Excel
TouchPoints
TouchPoint Summary (1 Process)
TouchPoint Summary (All Processes)
TouchPoint Report (Print All)
Timelines
Project Report By Delivery Date
Project Tollgate Report
Maintenance
Maintain Team Members
Maintain Finance/FTE History
Maintain Core Processes
Maintain Top Level Indicators
Maintain Customer Titles
Maintain System Parameters
Maintain Process Steps
Data Filters
Project Status
Active
Corporate
All Projects
Finance/FTE Impact
Estimate
Project Approval
Approved
Unapproved
All Projects
Project Type
Tollgate
Non-Tollgate
All Projects
Project Category
DMADV
DMAIC
All Projects
Project Classification
e-Business
Pricing
Sourcing
Other
Non-E
All Projects
Reset Data Filters
Navigation
Navigation Password
Edit E-Blitz
Form View
NUM

FIG. 14



Indera Proprietary

FIG. 15

650

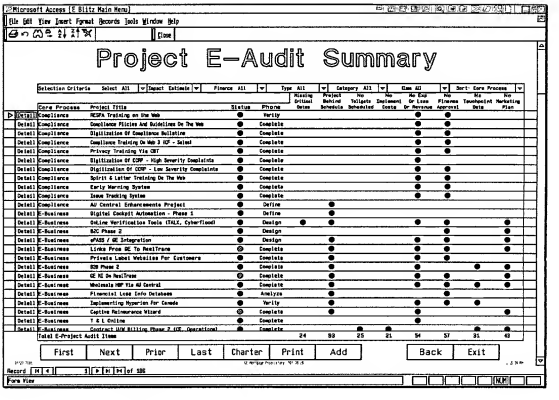

Microsoft Access [E Blitz Main Menu]
File Edit View Insert Format Records Tools Window Help
Close
Project E-Audit Summary
Selection Criteria
Select All
Impact Estimate
Finance All
Type All
Category All
Class All
Sort Core Process
Core Process
Project Title
Status
Phase
Missing Critical Notes
Project Behind Schedule
Has Tollgate Deficiencies
Has Deployment Costs
Has Exp Or Loss Or Revenue
Has Finance Approval
Has Touchpoint Data
Has Marketing Plan
Detail Compliance RCSPA Training on the Web Verify
Detail Compliance Compliance Policies And Guidelines On The Web Complete
Detail Compliance Digitization Of Compliance Bulletins Complete
Detail Compliance Compliance Training On Web 3 HCP - Saimd Complete
Detail Compliance Privacy Training Via CBT Complete
Detail Compliance Digitization Of CCMP - High Severity Complaints Complete
Detail Compliance Digitization Of CCMP - Low Severity Complaints Complete
Detail Compliance Spirit A Letter Training On The Web Complete
Detail Compliance Early Warning System Complete
Detail Compliance Issue Tracking System Complete
Detail E-Business AU Control Enhancements Project Define
Detail E-Business Digital Cockpit Automation - Phase 1 Define
Detail E-Business Online Verification Tools (TALX, CyberFiles) Design
Detail E-Business B2C Phase 2 Design
Detail E-Business ePASS / QE Integration Design
Detail E-Business Links From QE To RealTrans Complete
Detail E-Business Private Label Websites For Customers Complete
Detail E-Business B2B Phase 2 Complete
Detail E-Business QE 91 On RealTrans Complete
Detail E-Business Wholesale/HOF Via AU Control Complete
Detail E-Business Financial Loss Info Database Analyze
Detail E-Business Implementing Hyperion For Canada Verify
Detail E-Business Captive Reinsurance Wizard Complete
Detail E-Business T & L Online Complete
Detail E-Business Contract UCW Billing (Phase 2 QCE Operations) Complete
Total E-Project Audit Items 24 99 25 21 54 57 31 43
First
Next
Prior
Last
Charter
Print
Add
Back
Exit
Record: 1 of 186
Form View

FIG. 16

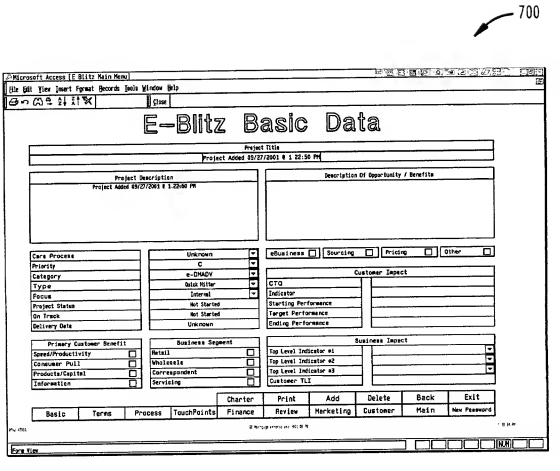

700
Microsoft Access [E-Blitz Main Menu]
File Edit View Insert Format Records Tools Window Help
Close
E-Blitz Basic Data
Project Title
Project Added 05/27/2001 @ 1 02:56 PM
Project Description
Project Added 05/27/2001 @ 1 02:56 PM
Description Of Opportunity / Benefits
Care Process
Priority
Category
Type
Focus
Project Status
On Track
Delivery Date
Unknown
C
e-ENACV
Gold Hitter
Internal
Not Started
Not Started
Unknown
eBusiness
Sourcing
Pricing
Other
Customer Impact
CTQ
Indicator
Starting Performance
Target Performance
Ending Performance
Primary Customer Benefit
Speed/Productivity
Consumer Pull
Products/Capital
Information
Business Segment
Retail
Wholesale
Correspondent
Servicing
Business Impact
Top Level Indicator #1
Top Level Indicator #2
Top Level Indicator #3
Customer TLI
Charter
Print
Add
Delete
Back
Exit
Basic
Terms
Process
TouchPoints
Finance
Review
Marketing
Customer
Main
New Password
Form View
NUM

FIG. 17

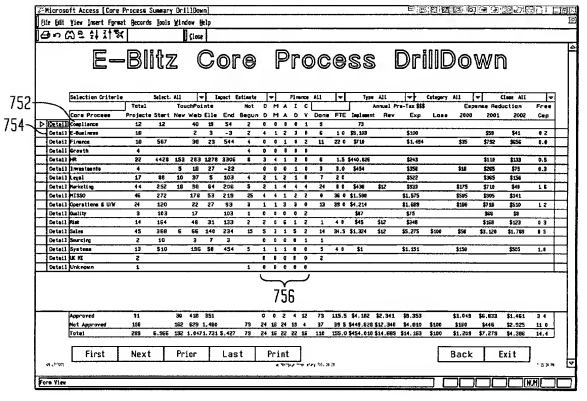

750
752
754
E-Blitz Core Process DrillDown
756
First
Next
Prior
Last
Print
Back
Exit

FIG. 18

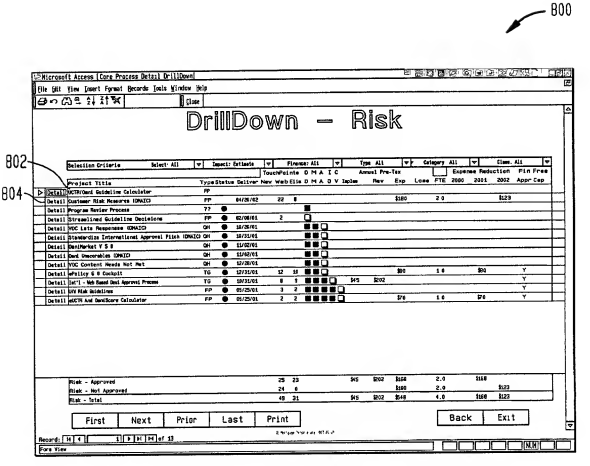

800
802
804
DrillDown – Risk
First
Next
Prior
Last
Print
Back
Exit

FIG. 19

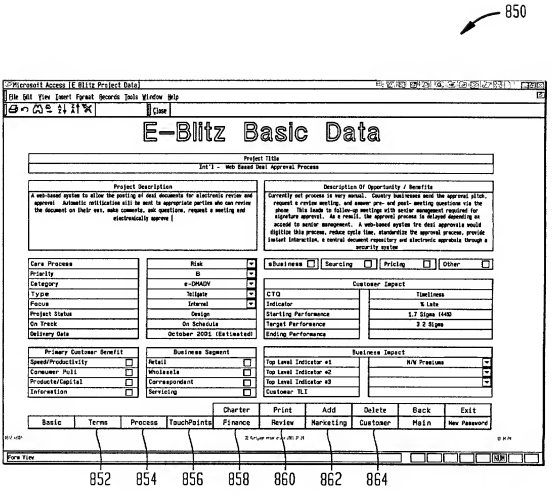

850
Microsoft Access [E Blitz Project Data]
File Edit View Insert Format Records Tools Window Help
Close
E-Blitz Basic Data
Project Title
Int'l - Web Based Deal Approval Process
Project Description
A web-based system to allow the posting of deal documents for electronic review and approval. Automatic notification will be sent to appropriate parties who can review the document on their own, make comments, ask questions, request a meeting and electronically approve.
Description Of Opportunity / Benefits
Currently our process is very manual. Country businesses send the approval pitch, request a review meeting, and answer pre- and post- meeting questions via the phone. This leads to follow-up meetings with senior management required for signature approval. As a result, the approval process is delayed depending on access to senior management. A web-based system for deal approvals would digitize this process, reduce cycle time, standardize the approval process, provide instant interaction, a central document repository and electronic approvals through a security system
Core Process
Priority
Category
Type
Focus
Project Status
On Track
Delivery Date
Risk
B
e-DMADV
Tollgate
Interval
Design
On Schedule
October 2001 (Estimated)
eBusiness
Sourcing
Pricing
Other
Customer Impact
CTQ
Timeliness
Indicator
% Late
Starting Performance
1.7 Sigma (440)
Target Performance
3.2 Sigma
Ending Performance
Primary Customer Benefit
Speed/Productivity
Consumer Pull
Products/Capital
Interaction
Business Segment
Retail
Wholesale
Correspondent
Servicing
Business Impact
Top Level Indicator #1
Top Level Indicator #2
Top Level Indicator #3
Customer TLI
N/V Pressures
Basic
Terms
Process
TouchPoints
Charter
Finance
Print
Review
Add
Marketing
Delete
Customer
Back
Main
Exit
New Password
Form View
852
854
856
858
860
862
864

FIG. 20

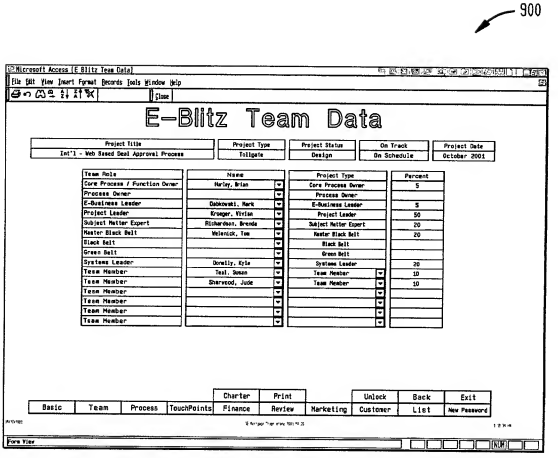

900
Microsoft Access [E-Blitz Team Data]
File Edit View Insert Format Records Tools Window Help
E-Blitz Team Data
Project Title
Int'l - Web Based Deal Approval Process
Project Type
Tollgate
Project Status
Design
On Track
On Schedule
Project Date
October 2001
Team Role
Name
Project Type
Percent
Core Process / Function Owner
Hurley, Brian
Core Process Owner
5
Process Owner
Process Owner
E-Business Leader
Oakdewski, Mark
E-Business Leader
5
Project Leader
Krueger, Kirsten
Project Leader
50
Subject Matter Expert
Richardson, Brenda
Subject Matter Expert
20
Master Black Belt
Wolenick, Tom
Master Black Belt
20
Black Belt
Black Belt
Green Belt
Green Belt
Systems Leader
Donelly, Kyle
Systems Leader
20
Team Member
Teal, Susan
Team Member
10
Team Member
Sherwood, Jude
Team Member
10
Team Member
Team Member
Team Member
Team Member
Team Member
Basic
Team
Process
TouchPoints
Charter
Finance
Print
Review
Marketing
Unlock
Customer
Back
List
Exit
New Password
Form View

FIG. 21

950

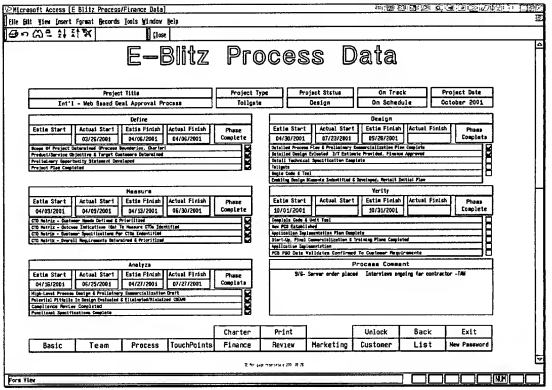

Microsoft Access [E Blitz Process/Finance Data]
File Edit View Insert Format Records Tools Window Help
Close
E-Blitz Process Data
Project Title
Int'l - Web Based Cost Approval Process
Project Type
Tollgate
Project Status
Design
On Track
On Schedule
Project Date
October 2001
Define
Extm Start
Actual Start
Extm Finish
Actual Finish
Phase Complete
03/29/2001
04/06/2001
04/06/2001
Design
Extm Start
Actual Start
Extm Finish
Actual Finish
Phase Complete
04/30/2001
07/23/2001
05/29/2001
Measure
Extm Start
Actual Start
Extm Finish
Actual Finish
Phase Complete
04/03/2001
04/05/2001
04/13/2001
06/30/2001
Verify
Extm Start
Actual Start
Extm Finish
Actual Finish
Phase Complete
10/01/2001
10/31/2001
Analyze
Extm Start
Actual Start
Extm Finish
Actual Finish
Phase Complete
04/12/2001
05/25/2001
04/27/2001
07/27/2001
Process Comment
SVG Server order placed Interviews ongoing for contractor -TAN
Charter
Print
Unlock
Back
Exit
Basic
Team
Process
TouchPoints
Finance
Review
Marketing
Customer
List
New Password
Form View
NUM

FIG. 22

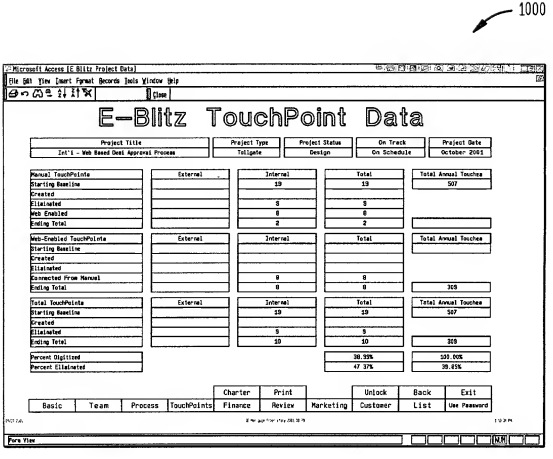

1000
Microsoft Access [E Blitz Project Data]
File Edit View Insert Format Records Tools Window Help
Close
E-Blitz TouchPoint Data
Project Title
Int'l - Web Based Cost Approval Process
Project Type
Tollgate
Project Status
Design
On Track
On Schedule
Project Date
October 2001
Manual TouchPoints
External
Internal
Total
Total Annual Touches
Starting Baseline
19
19
507
Created
Eliminated
9
9
Web Enabled
0
0
Ending Total
2
2
Web-Enabled TouchPoints
External
Internal
Total
Total Annual Touches
Starting Baseline
Created
Eliminated
Connected From Manual
0
0
Ending Total
0
0
369
Total TouchPoints
External
Internal
Total
Total Annual Touches
Starting Baseline
19
19
507
Created
Eliminated
9
9
Ending Total
10
10
369
Percent Digitized
38.89%
100.00%
Percent Eliminated
47.37%
39.45%
Charter
Print
Unlock
Back
Exit
Basic
Team
Process
TouchPoints
Finance
Review
Marketing
Customer
List
Use Password
Form View
NUM

FIG. 23

1050

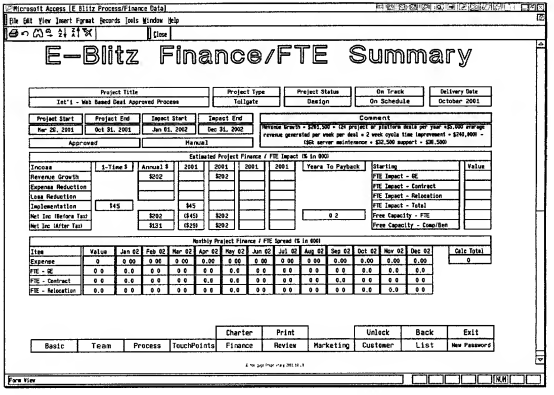

Microsoft Access (E Blitz Process/Finance Data)
File Edit View Insert Format Records Tools Window Help
E-Blitz Finance/FTE Summary
Project Title
Int'l - Web Based Deal Approved Process
Project Type
Tollgate
Project Status
Design
On Track
On Schedule
Delivery Date
October 2001
Project Start
Mar 25, 2001
Project End
Oct 31, 2001
Impact Start
Jan 01, 2002
Impact End
Dec 31, 2002
Approved
Manual
Comment
Revenue Growth = $202,500 - (25 printers or platform units per year x$5,000 average revenue generated per week per deal x 2 week cycle time improvement - $240,000 - ($60 server maintenance + $50,500 support) = $30,500
Estimated Project Finance / FTE Impact ($ in 000)
Income
1-Time $
Annual $
2001
2001
2001
2001
Years To Payback
Revenue Growth
$202
$202
Expense Reduction
Loss Reduction
Implementation
$45
$45
Net Inc Before Tax
$202
($45)
$202
0.2
Net Inc After Tax
$121
($28)
$202
Starting
Value
FTE Impact - GE
FTE Impact - Contract
FTE Impact - Relocation
FTE Impact - Total
Free Capacity - FTE
Free Capacity - Employee
Monthly Project Finance / FTE Spread ($ in 000)
Item
Value
Jan 02
Feb 02
Mar 02
Apr 02
May 02
Jun 02
Jul 02
Aug 02
Sep 02
Oct 02
Nov 02
Dec 02
Calc Total
Expense
0
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0
FTE - GE
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
FTE - Contract
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
FTE - Relocation
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
0.0
Charter
Print
Unlock
Back
Exit
Basic
Team
Process
TouchPoints
Finance
Review
Marketing
Customer
List
New Password
Form View
NUM

FIG. 24

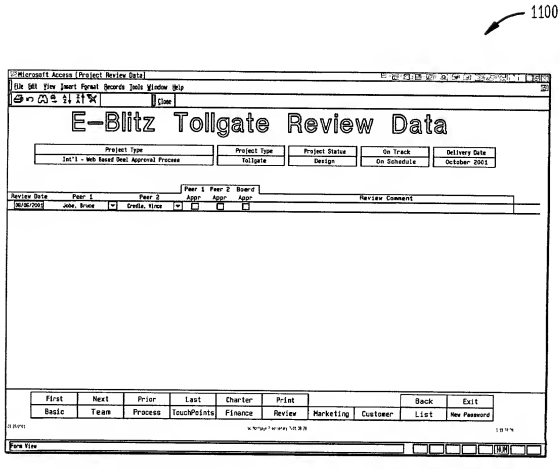

1100
Microsoft Access [Project Review Data]
File Edit View Insert Format Records Tools Window Help
Close
E-Blitz Tollgate Review Data
Project Type
Int'l - Web Based Deal Approval Process
Project Type
Tollgate
Project Status
Design
On Track
On Schedule
Delivery Date
October 2001
Review Date
Peer 1
Peer 2
Peer 1 Appr
Peer 2 Appr
Board Appr
Review Comment
10/15/2001
John, Diane
Crellin, Vince
First
Next
Prior
Last
Charter
Print
Back
Exit
Basic
Team
Process
TouchPoints
Finance
Review
Marketing
Customer
List
New Password
Form View

FIG. 25

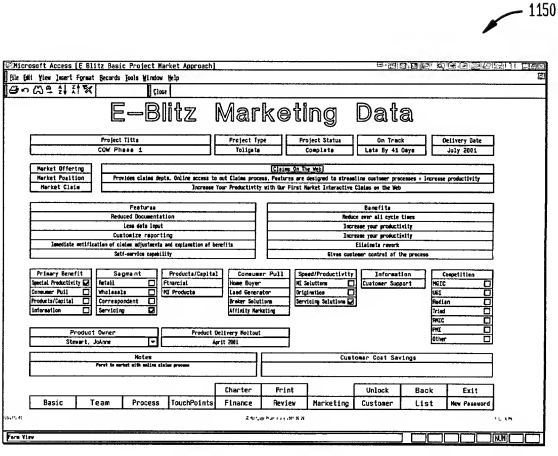

1150
Microsoft Access [E Blitz Basic Project Market Approach]
File Edit View Insert Format Records Tools Window Help
Close
E-Blitz Marketing Data
Project Title
COW Phase 1
Project Type
Tollgate
Project Status
Complete
On Track
Late By 45 Days
Delivery Date
July 2001
Market Offering
Market Position
Market Claim
Claims On The Web
Previous claims depts. Online access to out Claims process. Features are designed to streamline customer processes > increase productivity
Increase Your Productivity with Our First Market Interactive Claims on the Web
Features
Reduced Documentation
Less data input
Customize reporting
Immediate notification of claims adjustments and explanation of benefits
Self-service capability
Benefits
Reduce over all cycle times
Increase your productivity
Increase your productivity
Eliminate rework
Gives customer control of the process
Primary Benefit
Special Productivity
Consumer Pull
Products/Capital
Information
Segment
Retail
Wholesale
Correspondents
Servicing
Products/Capital
Financial
MI Products
Consumer Pull
Home Buyer
Lead Generator
Broker Solutions
Affinity Marketing
Speed/Productivity
MI Solutions
Origination
Servicing Solutions
Information
Customer Support
Competition
MGIC
UGI
Radian
Triad
PMIC
PMI
Other
Product Owner
Stewart, JoAnn
Product Delivery Rollout
April 2001
Notes
Point to market with online claims process
Customer Cost Savings
Charter
Print
Unlock
Back
Exit
Basic
Team
Process
TouchPoints
Finance
Review
Marketing
Customer
List
New Password
Form View
NUM

FIG. 26

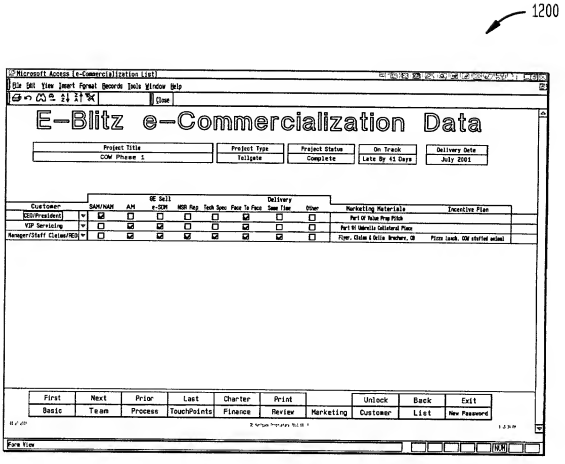

1200
Microsoft Access [e-Commercialization List]
File Edit View Insert Format Records Tools Window Help
Close
E-Blitz e-Commercialization Data
Project Title
COM Phase 1
Project Type
Tollgate
Project Status
Complete
On Track
Late By 41 Days
Delivery Date
July 2001
GE Sell
Delivery
Customer
BAM/MAM
AM
e-SCM
MSR Reg
Tech Spec
Face To Face
Same Time
Other
Marketing Materials
Incentive Plan
CEO/President
VIP Servicing
Manager/Staff Claims/MSR
Part Of Value Prop Pitch
Part Of Vignette Collateral Piece
Flyer, Claims & Calls Brochure, CD
Plans Lunch, COM staffed animal
First
Next
Prior
Last
Charter
Print
Unlock
Back
Exit
Basic
Team
Process
TouchPoints
Finance
Review
Marketing
Customer
List
New Password
Form View
NUM

FIG. 27

1250

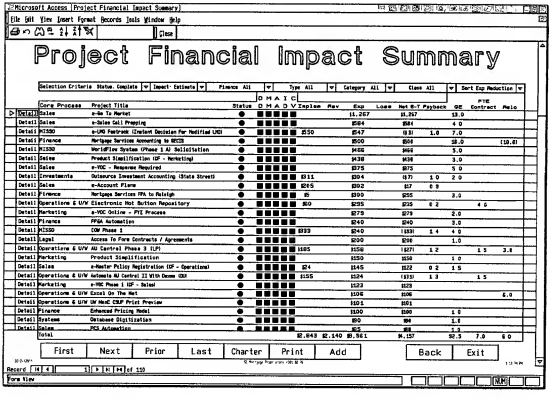

Microsoft Access - [Project Financial Impact Summary]
File Edit View Insert Format Records Tools Window Help
Close
Project Financial Impact Summary
Selection Criteria: Status: Complete | Impact: Estimate | Finance: All | Type: All | Category: All | Class: All | Sort Exp Reduction
D M A I C
Core Process | Project Title | Status | O M A O V | Impleme | Rev | Exp | Loss | Net O-T Payback | Q2 | FYE Contract | Make
Detail | Sales | e-Sm To Market | 11,267 | 11,267 | 13.0
Detail | Sales | e-Sales Call Prepping | 1564 | 1564 | 4.0
Detail | M3300 | e-LMS Features (Content Decision For Modified LMS) | 1550 | 1547 | 1.0 | 7.0
Detail | Finance | Mortgage Services Accounting to GMCB | 1500 | 1500 | 10.0 | 150.01
Detail | M3300 | Workflow System (Phase I A) Solicitation | 1466 | 1466 | 5.0
Detail | Sales | Product Simplification (CF - Marketing) | 1438 | 1438 | 3.0
Detail | Sales | e-TOC - Resources Required | 1375 | 1375 | 5.0
Detail | Investments | Outsource Investment Accounting (State Street) | 1311 | 1304 | 1377 | 1.0 | 2.0
Detail | Sales | e-Account Plans | 1265 | 1262 | 127 | 0.0
Detail | Finance | Mortgage Services FPA to Raleigh | 15 | 1200 | 1255 | 3.0
Detail | Operations & U/W | Electronic Not Button Repository | 150 | 1235 | 1235 | 0.2 | 4.0
Detail | Marketing | e-TOC Online - FYI Process | 1270 | 1270 | 2.0
Detail | Finance | FPGA Automation | 1240 | 1240 | 3.0
Detail | M3300 | CSM Phase I | 1233 | 1233 | 1.0
Detail | Legal | Access To Form Contracts / Agreements | 1200 | 1200 | 1.0
Detail | Operations & U/W | AU Control Phase 3 ILPI | 1165 | 1150 | 1271 | 1.2 | 1.5 | 3.8
Detail | Marketing | Product Simplification | 1150 | 1150 | 1.0
Detail | Sales | e-Master Policy Registration (CF - Operations) | 124 | 1145 | 1122 | 0.2 | 1.5
Detail | Operations & U/W | Automate AU Control II With Demo UAT | 1155 | 1124 | 1131 | 1.2 | 1.5
Detail | Marketing | e-TOC Phase I (CF - Sales) | 1123 | 1123
Detail | Operations & U/W | Excel On The Net | 1106 | 1106 | 6.0
Detail | Operations & U/W | UW Mod CSM Print Preview | 1101 | 1101
Detail | Finance | Enhanced Pricing Model | 1100 | 1100 | 1.0
Detail | Systems | Datawave Digitization | 190 | 190 | 1.4
Detail | Sales | PCS Automation | 154 | 154 | 1.4
Total | $2,643 | $2,140 | $8,561 | 14,157 | 52.5 | 7.0 | 6.0
First | Next | Prior | Last | Charter | Print | Add | Back | Exit
Record: 1 of 150
Form View

FIG. 28

1300

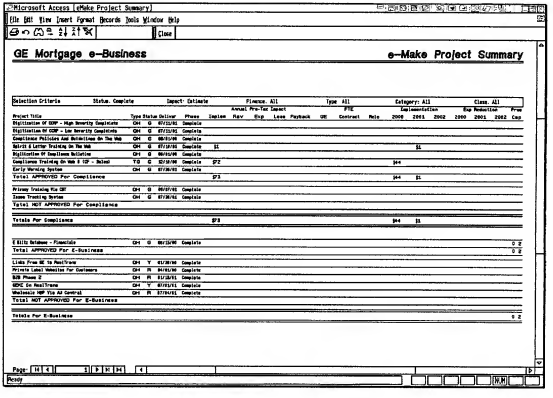


EXHIBIT 2004

FIG. 29

1350

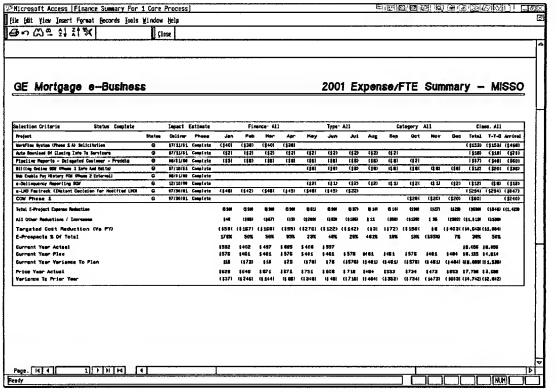

Microsoft Access [Finance Summary For 1 Core Process]
File Edit View Insert Format Records Tools Window Help
GE Mortgage e-Business
2001 Expense/FTE Summary – MISSO
Selection Criteria
Status Complete
Impact Estimate
Finance: All
Type: All
Category: All
Class: All
Project
Status
Owner
Phase
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec
Total
Page
Ready

FIG. 30

1400

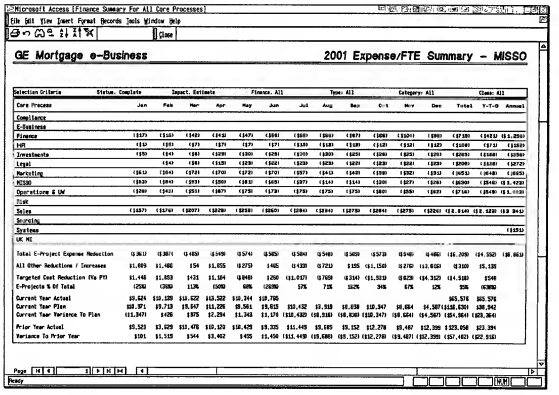

[Microsoft Access [Finance Summary For All Core Processes]
File Edit View Insert Format Records Tools Window Help
Close
GE Mortgage e-Business
2001 Expense/FTE Summary – MISSO
Selection Criteria
Status: Complete
Impact: Estimate
Finance: All
Type: All
Category: All
Class: All
Core Process
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec
Total
Y-T-D
Annual
Compliance
E-Business
Finance
HR
Investments
Legal
Marketing
MIS&S
Operations & QA
Plant
Sales
Sourcing
Systems
UK MI
Total E-Project Expense Reduction
All Other Reductions / Increases
Targeted Cost Reduction Via PTI
E-Projects % Of Total
Current Year Actual
Current Year Plan
Current Year Variance To Plan
Prior Year Actual
Variance To Prior Year
Page
Ready

FIG. 31

1450

Microsoft Access [Project Summary-Market Analysis]

File Edit View Insert Format Records Tools Window Help

Close

GE Mortgage e-Business — **Marketing Project Summary**

Selection Criteria: Status Complete | Impact: Estimate | Planner: All | Type All | Category: All | Class: All

Project Title	Project Leader	Marketing Specialist	Marketing Communication	Customer* Benefit	Segment	Type	Priority	Status	Deliver Now	Deliver Web	Touchpoints E	M	A	I	C
Lites Prog Rt To Realtrans	Mitchell, Michele			Speed	R	GH	D	Y	08/30/00						
Private Label Homeites For Customers	Mitchell, Michele			Full	R	GH	D	PA	09/01/00						
EDS Phase 2	Mitchell, Michele			Speed	W	GH	D	PA	09/15/01						
ADAC On RealTrans	Mitchell, Michele			Speed	R	GH	D	Y	07/01/01						
Realtrans MF Via-Ki Control	Mitchell, Michele			Full	W-C	GH	D	PA	07/05/01						
Total For E-Business															
Section Reimpresses Wizard	Carl, Tia	Adams, Dale	Ingalls, Nancy	Speed	R-W-C-S	GH	D	Y	12/15/00		1	2			
Contract UPF Billing Phase 2 (DP - Operations)	Hunt, Elizabeth	Adams, Dale	Ingalls, Nancy	Speed	R-W-C-S	TQ	D	G	12/31/00						
Mor Relmpresses System	Moore, Sandy	Adams, Dale		Speed	R-W-C-S	TQ	A	G	02/01/01		4				
Total For Finance											5	2			
Product Simplification MF - Marketing	Unknown					GH	D	G	01/31/01						
Total For Legal															
Single Firewood Premium Analyzer	Hallmon, Greg				Products	R-W-C-S	GH	D	G	05/15/00		2	2		
Single Premium Refund Calculator	Jobe, Bruce				Products	R-W-C-S	GH	D	G	05/15/00	1	1	4		
e Words Program	Thomas, Ann		Bennetts, Julie	? ?		R-W-C	GH	D	G	06/30/00	4	1	1		
LPKC On The Web	Berge, Steve		Arehart, Kurt		Products	R-W-C	GH	D	G	07/30/00	1	1			
Laser ID Card Promotion	Thomas, Ann		Ingalls, Nancy	? ?		R-W-C-S	GH	D	G	08/30/00		2			
Roadmap 3 - PYX VOC & NPI	Johnson, Barry					R-W-C	GH	D	PA	09/17/00					
SEC Web Site Phase 3	Kalsworth, Carol	Middle, Anne		Full		R-W-C	TQ	D	R	01/31/01	1	5			
Development Of India (DEC2D) Products (DP30	Alexander, John			Speed		R-W-C-S	GH	D	G	05/31/01					
DP30 - Captive Reinsurance Reporting	Salcedo, Peter			? ?			GH	D	G	06/01/01					
Cognitive Marcoms Approval Process	Wilson, Vera						GH	D	PA	06/15/01	2	4			
Total For Marketing											7	21	11		

Page: 1

Ready

FIG. 32

1500

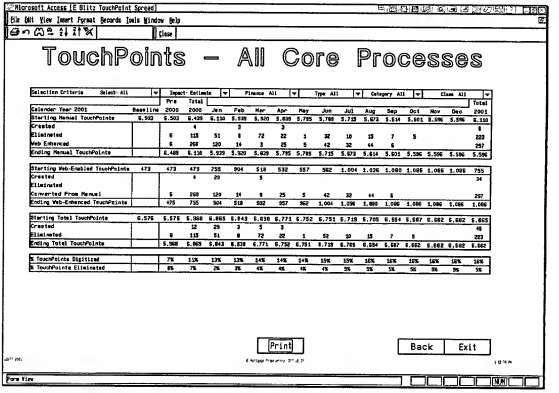

Microsoft Access [E Blitz TouchPoint Spread]
File Edit View Insert Format Records Tools Window Help
Close
TouchPoints – All Core Processes
Selection Criteria
Select- All
Impact- Estimate
Finance All
Type All
Category All
Class All
Calendar Year 2001
Baseline
2000
Pre Total 2000
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec
2001
Starting Manual TouchPoints
6,592
6,503
6,420
6,130
6,098
5,920
5,898
5,795
5,768
5,725
5,673
5,614
5,606
5,596
5,596
5,193
Created
4
3
3
8
Eliminated
6
138
51
6
72
22
1
32
10
15
7
5
369
Web Enhanced
6
268
120
14
3
25
5
42
32
44
6
257
Ending Manual TouchPoints
6,489
6,138
5,939
5,920
5,829
5,795
5,785
5,725
5,673
5,614
5,601
5,596
5,596
5,596
5,596
Starting Web-Enabled TouchPoints
473
473
735
904
918
932
957
982
1,004
1,026
1,060
1,066
1,066
1,066
755
Created
4
29
5
38
Eliminated
Converted From Manual
5
268
120
14
9
25
5
42
32
44
6
257
Ending Web-Enhanced TouchPoints
478
735
904
918
932
957
982
1,004
1,026
1,060
1,066
1,066
1,066
1,066
1,066
Starting Total TouchPoints
6,576
6,576
6,968
6,868
6,843
6,838
6,771
6,752
6,751
6,719
6,705
6,664
6,667
6,662
6,662
6,662
Created
12
29
3
5
3
46
Eliminated
6
138
51
6
72
22
1
32
10
15
7
5
371
Ending Total TouchPoints
6,568
6,965
6,943
6,838
6,771
6,752
6,751
6,719
6,705
6,664
6,667
6,662
6,662
6,662
6,662
% TouchPoints Digitized
2%
13%
17%
23%
34%
44%
54%
65%
75%
85%
92%
96%
98%
98%
98%
% TouchPoints Eliminated
0%
2%
1%
0%
1%
0%
0%
0%
0%
0%
0%
0%
0%
0%
0%
Print
Back
Exit
Form View
NUM

FIG. 33

1550

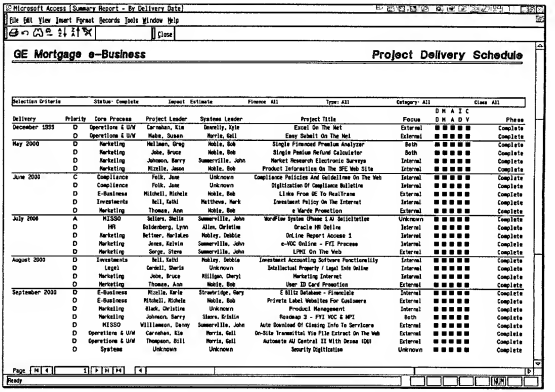

Microsoft Access [Summary Report - By Delivery Date]
File Edit View Insert Format Records Tools Window Help
Close
GE Mortgage e-Business
Project Delivery Schedule
Selection Criteria
Status: Complete
Impact Estimate
Finance All
Type: All
Category: All
Class All
Delivery
Priority
Core Process
Project Leader
Systems Leader
Project Title
Focus
D M A I C
D M A D Y
Phase
December 1999 D Operations & U/W Carnahan, Kim Donnelly, Kyle Excel On The Net External Complete
D Operations & U/W Mahn, Susan Morris, Gail Easy Select On The Net External Complete
May 2000 D Marketing Hollaman, Greg Noble, Bob Single Firmwood Premium Analyzer Both Complete
D Marketing Jobe, Bruce Noble, Bob Single Premium Refund Calculator Both Complete
D Marketing Johnson, Barry Summerville, John Market Research Electronic Surveys Internal Complete
D Marketing Minnie, Jesse Noble, Bob Product Information On The IPC Web Site External Complete
June 2000 C Compliance Polk, Jane Unknown Compliance Policies And Guidelines On The Web External Complete
D Compliance Polk, Jane Unknown Digitization Of Compliance Bulletin Internal Complete
D E-Business Mitchell, Michele Noble, Bob Links From GE To Realtrans External Complete
D Investments Bell, Kathi Matthews, Mark Investment Policy On The Internet Internal Complete
D Marketing Thomas, Ann Noble, Bob e Wards Promotion External Complete
July 2000 A MIS50 Sellers, Sheila Summerville, John WordFlow System Phase I.W Solicitation Unknown Complete
D HR Goldenberg, Lynn Allen, Christine Oracle HR Online Internal Complete
D Marketing Reimer, Marlaine Mobley, Debbie On-Line Report Access 1 Internal Complete
D Marketing Jones, Kelvin Summerville, John e-NOC Online - PVI Process Internal Complete
D Marketing Sorge, Steve Summerville, John LPMI On The Web External Complete
August 2000 D Investments Bell, Kathi Mobley, Debbie Investment Accounting Software Functionality Internal Complete
D Legal Cordell, Sharla Unknown Intellectual Property / Legal Info Online Internal Complete
D Marketing Jobe, Bruce Milligan, Cheryl Marketing Internet Internal Complete
D Marketing Thomas, Ann Noble, Bob User ID Card Promotion External Complete
September 2000 D E-Business Minnie, Karla Strawbridge, Gary E Bills Database - Financials External Complete
D E-Business Mitchell, Michele Noble, Bob Private Label Websites For Customers External Complete
D Marketing Black, Christine Unknown Product Management Internal Complete
D Marketing Johnson, Barry Sloan, Kristin Roadmap 3 - PFI VOC & MPI Both Complete
D MIS50 Williamson, Danny Summerville, John Auto Download Of Closing Info To Servicers External Complete
D Operations & U/W Carnahan, Kim Morris, Gail On-Site Transmittal Via File Extract On The Web External Complete
D Operations & U/W Thompson, Bill Morris, Gail Automate All Control ID With Dcoss 1061 External Complete
D Systems Unknown Unknown Security Digitization Unknown Complete
Page 1
Ready

FIG. 34

1600

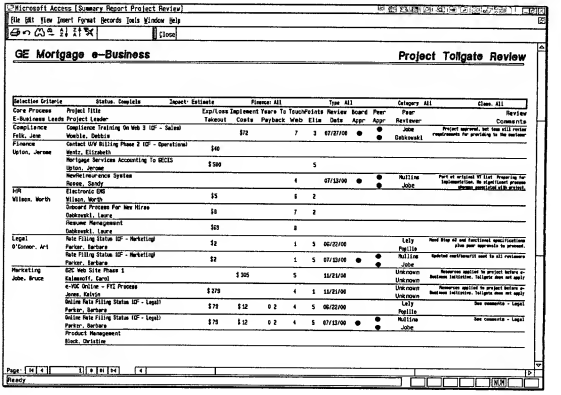

Microsoft Access [Summary Report Project Review]
File Edit View Insert Format Records Tools Window Help
Close
GE Mortgage e-Business
Project Tollgate Review
Selection Criteria
Status, Complete
Impact
Estimate
Finance: All
Type: All
Category: All
Class: All
Core Process
E-Business Leads
Project Title
Project Leader
Exp/Loss Takeout
Implement Costs
Years To Payback
Touch Win
Points Ella
Review Date
Board Appr
Peer Appr
Peer Reviewer
Review Comments
Compliance
Feik, Jane
Compliance Training On Web 3 IDF - Sales
Weekly, Debbie
$72
7
3
07/27/00
Jane
Dabkowski
Project approval, but team will review requirements for providing to the customer
Finance
Upton, Jerome
Contact UW Billing Phase 2 IDF - Operational
Wentz, Elizabeth
$40
Mortgage Services Accounting To GECIS
Upton, Jerome
$500
5
Newfelnsurance System
Reese, Sandy
4
07/13/00
Mullins
John
Part of original 97 list. Preparing for implementation. No significant process changes associated with project.
HR
Wilson, North
Electronic ENE
Wilson, North
$5
6
2
Concord Process For New Hires
Dabkowski, Laura
$8
7
2
Resumer Management
Dabkowski, Laura
$69
8
Legal
O'Connor, Art
Rate Filing Status IDF - Marketing
Parker, Barbara
$2
1
5
06/22/00
Lely
Puglia
Need Step #4 and functional specifications plus your approvals to proceed.
Rate Filing Status IDF - Marketing
Parker, Barbara
$2
1
5
07/13/00
Mullins
John
Updated confirmation sent to all reviewers
Marketing
Jobe, Bruce
GOC Web Site Phase 1
Galmanff, Carol
$ 305
5
11/21/00
Unknown
Unknown
Reservation applied to project before e-business initiative. Tollgate does not apply
e-OC Online - PTC Process
Jones, Kelsha
$ 270
4
1
11/21/00
Unknown
Unknown
Reservation applied to project before e-business initiative. Tollgate does not apply
Online Rate Filing Status IDF - Legal
Parker, Barbara
$ 79
$ 12
0 2
4
5
06/22/00
Lely
Puglia
See comments - Legal
Online Rate Filing Status IDF - Legal
Parker, Barbara
$ 79
$ 12
0 2
4
5
07/13/00
Mullins
John
See comments - Legal
Product Management
Koch, Christine
Page
Ready
NUM

FIG. 35

1650

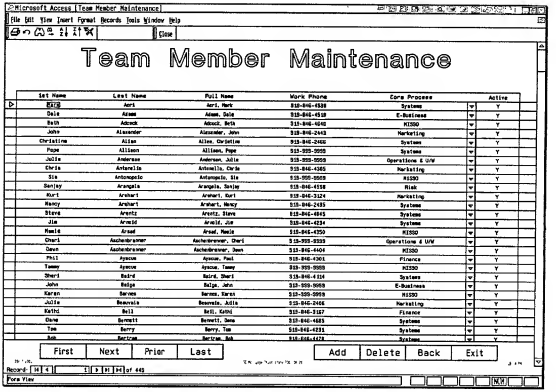

Microsoft Access [Team Member Maintenance]
File Edit View Insert Format Records Tools Window Help
Close
Team Member Maintenance
Set Name
Last Name
Full Name
Work Phone
Core Process
Active
Aert
Aert, Mark
919-846-4539
Systems
Y
Dale
Adams
Adams, Dale
919-846-4548
E-Business
Y
Beth
Adcock
Adcock, Beth
919-846-4240
HISSO
Y
John
Alexander
Alexander, John
919-846-2443
Marketing
Y
Christine
Allen
Allen, Christine
919-846-2466
Systems
Y
Page
Allison
Allison, Page
919-999-9955
Systems
Y
Julie
Anderson
Anderson, Julie
919-999-9999
Operations & UW
Y
Chris
Antonelis
Antonelis, Chris
919-846-4365
Marketing
Y
Sia
Antonopolis
Antonopolis, Sia
919-955-9969
HISSO
Y
Sanjay
Arangala
Arangala, Sanjay
919-846-4158
Risk
Y
Karl
Arehart
Arehart, Karl
919-846-3324
Marketing
Y
Nancy
Arehart
Arehart, Nancy
919-846-2435
Systems
Y
Steve
Arentz
Arentz, Steve
919-846-4845
Systems
Y
Jim
Arnold
Arnold, Jim
919-846-4234
Systems
Y
Neela
Arsad
Arsad, Neela
919-941-4350
HISSO
Y
Cheri
Aschenbrenner
Aschenbrenner, Cheri
919-999-9999
Operations & UW
Y
Dave
Aschenbrenner
Aschenbrenner, Dave
919-846-4424
HISSO
Y
Paul
Aycock
Aycock, Paul
919-846-4361
Finance
Y
Tammy
Aycock
Aycock, Tammy
919-999-9969
HISSO
Y
Sheri
Baird
Baird, Sheri
919-846-4114
Systems
Y
John
Balge
Balge, John
919-999-9969
E-Business
Y
Karen
Barnes
Barnes, Karen
919-999-9969
HISSO
Y
Julie
Beavais
Beavais, Julie
919-846-2466
Marketing
Y
Kathi
Bell
Bell, Kathi
919-846-3187
Finance
Y
Dana
Burnett
Burnett, Dana
919-846-4683
Systems
Y
Tom
Berry
Berry, Tom
919-846-4291
Systems
Y
Bob
Berrios
Berrios, Bob
919-846-4478
Systems
Y
First
Next
Prior
Last
Add
Delete
Back
Exit
Record: 1 of 445
Form View
NUM

FIG. 36

1700

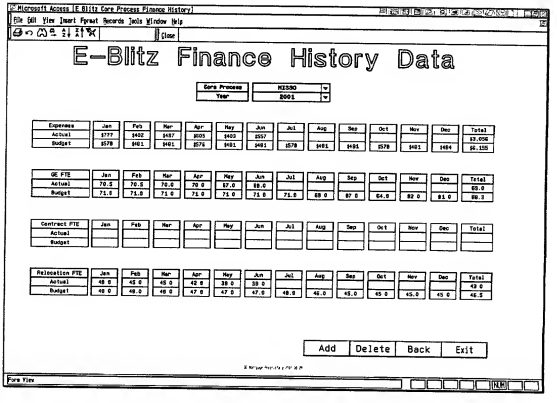

Microsoft Access [E-Blitz Core Process Finance History]
File Edit View Insert Format Records Tools Window Help
Close
E-Blitz Finance History Data
Core Process
M2330
Year
2001
Expenses
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec
Total
Actual
$777
$492
$487
$525
$403
$557
$579
$481
$484
$579
$481
$484
$6,550
Budget
$579
$481
$481
$575
$481
$481
GE FTE
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec
Total
Actual
70.5
70.5
70.0
70.0
67.0
68.0
$0.0
Budget
71.0
71.0
71.0
71.0
71.0
71.0
71.0
69.0
67.0
64.0
62.0
61.0
69.3
Contract FTE
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec
Total
Actual
Budget
Relocation FTE
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec
Total
Actual
48.0
45.0
45.0
42.0
38.0
38.0
$0.0
Budget
48.0
48.0
48.0
47.0
47.0
47.0
48.0
48.0
48.0
45.0
45.0
45.0
46.5
Add
Delete
Back
Exit
Form View

FIG. 37

1750

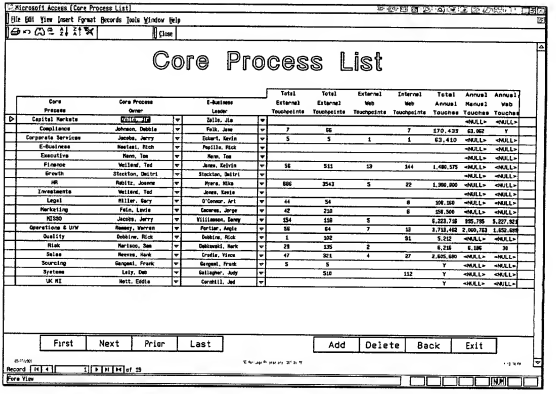


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FIG. 38

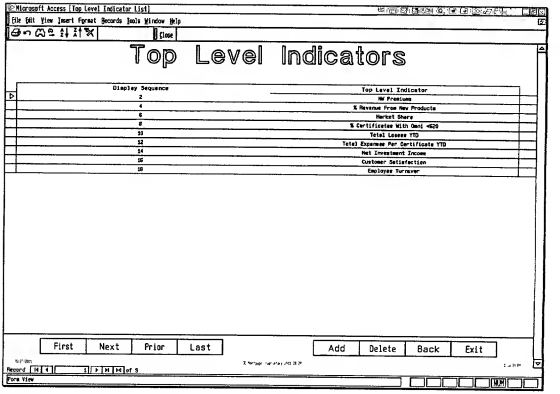

1800
Microsoft Access [Top Level Indicator List]
File Edit View Insert Format Records Tools Window Help
Close
Top Level Indicators
Display Sequence
Top Level Indicator
2
NW Premiums
4
% Revenue From New Products
6
Market Share
8
% Certification With Cont. <626
10
Total Losses YTD
12
Total Expenses Per Certificate YTD
14
Net Investment Income
16
Customer Satisfaction
18
Employee Turnover
First
Next
Prior
Last
Add
Delete
Back
Exit
Record: 1 of 9
Form View

FIG. 39

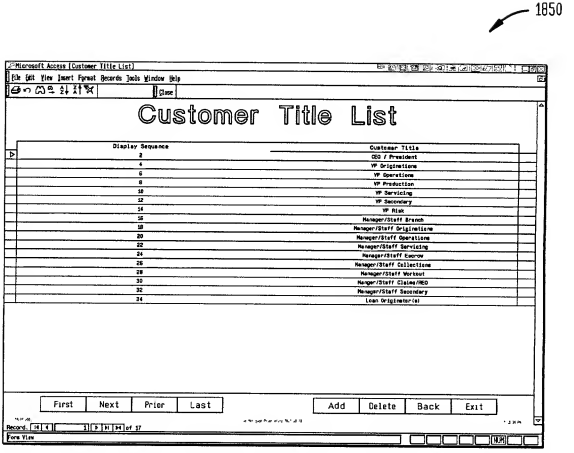

1850
Microsoft Access [Customer Title List]
File Edit View Insert Format Records Tools Window Help
Close
Customer Title List
Display Sequence
Customer Title
2
CEO / President
4
VP Originations
6
VP Operations
8
VP Production
10
VP Servicing
12
VP Secondary
14
VP Risk
16
Manager/Staff Branch
18
Manager/Staff Originations
20
Manager/Staff Operations
22
Manager/Staff Servicing
24
Manager/Staff Escrow
26
Manager/Staff Collections
28
Manager/Staff Workout
30
Manager/Staff Claims/REO
32
Manager/Staff Secondary
34
Loan Originator/s1
First
Next
Prior
Last
Add
Delete
Back
Exit
Record: 1 of 37
Form View

FIG. 40

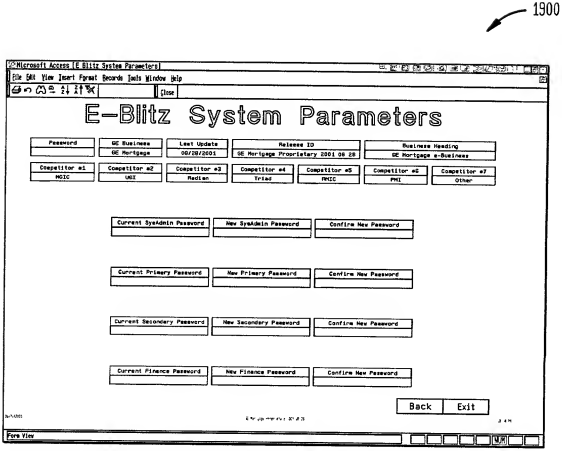
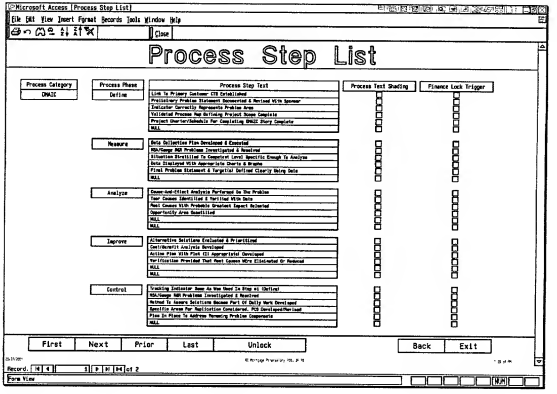

1900
Microsoft Access [E Blitz System Parameters]
File Edit View Insert Format Records Tools Window Help
Close
E-Blitz System Parameters
Password
GE Business
GE Mortgage
Last Update
08/28/2001
Release ID
GE Mortgage Proprietary 2001 08 28
Business Heading
GE Mortgage e-Business
Competitor #1
MGIC
Competitor #2
UGI
Competitor #3
Radian
Competitor #4
Triad
Competitor #5
PMIC
Competitor #6
PMI
Competitor #7
Other
Current SysAdmin Password
New SysAdmin Password
Confirm New Password
Current Primary Password
New Primary Password
Confirm New Password
Current Secondary Password
New Secondary Password
Confirm New Password
Current Finance Password
New Finance Password
Confirm New Password
Back
Exit
Form View

FIG. 41

1950


Microsoft Access [Process Step List]
File Edit View Insert Format Records Tools Window Help
Close
Process Step List
Process Category
DMAIC
Process Phase
Define
Measure
Analyze
Improve
Control
Process Step Text
Process Test Shading
Finance Lock Trigger
First
Next
Prior
Last
Unlock
Back
Exit
Record:
Form View